

FINANCIAL SERVICES & RESTRUCTURING

BANKING AND FINANCE



YOU MAY HAVE A LEGAL NEED IF:

- You are a lender looking to finance a troubled or otherwise underperforming company.
- You are a lender that wants to put your money to work.
- You are a business looking to borrow money to finance your operations, expansion or acquisitions.
- You are a business looking to re-evaluate or review your debt structure.

FINANCIAL SERVICES



PROBLEMS WE SOLVE/WHAT WE DO FOR LENDERS:

- Provide underwriting guidance, due diligence, and credit structure counsel.
- Draft commercial loan documents (Commercial & Industrial, Asset Based, Real Estate) documents.
- Prepare amendments to loan documents.
- Negotiate and close loan transactions.

PROBLEMS WE SOLVE/WHAT WE DO FOR BORROWERS:

- Review term sheets and reconcile loan documents for borrowers to negotiate and help get their loans closed.
- Assist in times of distress when you are having difficulty making your loan payments and loans may go into default (negotiating forbearance, modification or other agreements with lenders and/or advising on bankruptcy or bankruptcy alternatives).
- Help buy and sell loans.



YOU MAY NEED A FINANCIAL SERVICES LAWYER IF:

- You are a lender seeking to make a business loan (individual, family office, private money lender, conventional bank).
- You are a borrower looking a new loan to refinance an existing relationship, shop your terms, procure new credit for expansion, acquisition, etc. or are otherwise looking for a new financing.



PRICING CONSIDERATIONS AND OPTIONS:

- We typically bill hourly for financial services matters; however, we are happy to provide flat fee quotes or alternative fee arrangements.
- If a loan does not close, our legal fees are paid out of the deposit.



WE MAKE OUR CLIENTS MONEY/ SAVE OUR CLIENTS MONEY BY:

- Sharing and making meaningful introductions/referrals.
- Collateral considerations they might not have considered.
- Providing protection/risk assessment upfront. Without it, you will spend more money on litigation down the road.

RESTRUCTURING/WORKOUT/BANKRUPTCY



YOU MAY HAVE A LEGAL NEED IF:

- You are a business having difficulty managing its financial obligations.
- You are a lender with distressed credits in your portfolio.
- You are a business that is owed money or received a demand letter from a trustee.
- You are a business looking to acquire a financially troubled business.



PROBLEMS WE SOLVE/WHAT WE DO

- Assist owners and boards of directors of financially troubled companies with evaluating their options.
- Help companies sell or reorganize their businesses.
- Help entities buy financially troubled businesses.
- Work with fiduciaries, such as assignees or bankruptcy trustees, to sell or otherwise wind down a business.
- Negotiate forbearance agreements.
- Handle all aspects of a foreclosure and assist with deeds in lieu of foreclose.
- Assist businesses whose customers file for bankruptcy or are otherwise not timely paying their bills.
- Assist businesses who are being asked to return money by a bankrupt company.



PRICING CONSIDERATIONS AND OPTIONS:

- We typically bill hourly for restructuring/workout/bankruptcy matters; however, we are happy to provide flat fee quotes in the right situation.



WE MAKE OUR CLIENTS MONEY/ SAVE OUR CLIENTS MONEY BY:

- Tailoring solutions to specific needs, recognizing that "not one size fits all."
- Leveraging our network to make introductions and achieve optimal results.
- Leanly staffing matters.



WHY USE LP'S RESTRUCTURING/WORKOUT/BANKRUPTCY LAWYERS:

Our prominent restructuring attorneys are keenly familiar with the market and strategic options, and maintain a vast network of connections, thereby enabling us to provide tailored advice that achieves unprecedented results in an efficient and cost-effective manner.